Appl. No.: 10/635,355

Amdt. Dated January 30, 2008

Reply to Office Action of August 10, 2007

Amendments to the Claims:

1. (Currently Amended) A system for facilitating electronic payments in a food service setting using a mobile device enabled for short range proximity signaling and two way messaging, said system comprising:

a proximity reader for interacting with said mobile device presented to said proximity reader detector by a user, wherein said proximity reader uses short range proximity signaling to trigger the initiation of a mobile payment session;

a plurality of servers for providing authentication of user and processing payments, wherein the plurality of servers communicate with the user for purposes of authentication via voice;

a plurality of point of sale terminals to provide access to transaction information; and

a messaging system for providing mobile commerce messaging with said user, wherein said mobile commerce messaging includes digital content of at least one of digital cash, coupons, advertisements, games, ring-tones, graphics, videos via messaging, promotion of a plurality of different items to purchase.

2. (Original) The system of claim 1, wherein the proximity reader provides an interface to download said digital content.

3-4 (Cancelled)

5. (Currently Amended) A method for facilitating the payment of products in a restaurant, said method comprising:

using a mobile device enabled for short range proximity signaling and two way messaging to provide a short range proximity signal to a proximity reader;

presenting said mobile device to said proximity reader; providing identification information to a payment system; receiving providing verification of identity information from theby payment Appl. No.: 10/635,355

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system <u>at</u> to said mobile device, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system; ordering a plurality of products and accumulating charges; and receiving on a display of said mobile device an electronic bill for a total charge.

(Original) The method of claim 5, further comprising:
receiving a plurality of messages offering additional items to purchase on said display;

adding a plurality of additional charges to said electronic bill; and approving of said total charge plus said plurality of additional charges.

- 7. (Original) The method of claim 5, further comprising: adding a tip to said electronic bill; and approving of said total charge plus tip.
- 8. (Original) The method of claim 5, wherein the verification of identity information is capable of being displayed in human readable form on display.
- 9. (Original) The method of claim 5, wherein the verification of identity information is in machine readable form.
- 10. (Original) The method of claims 5 or 6, wherein the ordering of product is done automatically by the selection of the product itself.
- 11. (New) The method of Claim 5, wherein the unique transaction confirmation code is unique both to the mobile device and to a single present payment transaction, the method further comprising providing the unique transaction confirmation code to verify payment of the electronic bill.

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12. (New) An apparatus comprising:

a proximity reader;

a display;

a processor coupled to the proximity reader and the display; and memory coupled to the processor and having instructions that causes the processor to:

provide a short range proximity signal to the proximity reader; provide identification information to a payment system;

receive verification of identity information from the payment system, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system;

submit an order for a plurality of products to a payment system; and receive on the display of the apparatus an electronic bill for a total charge.